

## **NSLDS** Newsletter

Number 19 September 2008

## Summary

This Newsletter identifies NSLDS changes implemented due to the College Cost Reduction and Access Act (CCRAA).

NSLDS will be implementing the CCRAA requirements in a phased approach. Phase I and II changes were completed as of June 29, 2008 and are reviewed in this Newsletter:

#### Phase I

 NSLDS started accepting and displaying the new deferment codes "MR" for National Guard, Reservist or Retired Military

#### Phase II

- Teacher Education Assistance for College and Higher Education (TEACH) Grant reporting by Direct Loan Servicing
- Web displays for TEACH Grant and new Loan Type Code "D8" for Direct Unsubsidized Loans (TEACH) on the NSLDSFAP Web site
- Overpayments and Org Contacts for TEACH Grants

Phase III will be completed by December 31, 2008 and will include the following changes:

- Updates to the Transfer Student Monitoring/Financial Aid History (TSM/FAH) processes
- Enhance data match so Central Processing System (CPS) can include additional TEACH Grant and Direct Unsubsidized Loans (TEACH) and flags in the Institutional Student Information Record (ISIR)

Finally, additional information from The Ensuring Continued Access to Student Loans Act of 2008 (ECASLA) and future system enhancements to NSLDS will be discussed.

# Military Reserve Deferment

The CCRAA created a new deferment in the FFEL, Direct Loan, and Federal Perkins Loan programs for members of the National Guard or Military Reserve, and members of such forces in a retired status, who are called or ordered to active duty service. These borrowers may receive deferment on repayment of the their Title IV loans for a maximum period of 13 months following their completion of active duty military service if the borrower was enrolled in a post-secondary institution at the time of or six months prior to activation.

For data reporting details on this new military deferment type, "MR", reference the NSLDS Data Provider's Technical Updates found on Information for Financial Aid Professionals Library (www.ifap.ed.gov) under NSLDS Reference Materials.

## **Deferment Activities on Loan Details Web page of NSLDSFAP**

The "MR" military deferment type code for loans reported as meeting the eligibility requirements for Military Reserve Deferments will display on the loan detail page of NSLDS:

## Activities for Loan

Action Date		Amount			
Disbursements					
08/10/2006		\$27,376			
Deferments					
Start Date	End Date	Туре			
08/10/2006	02/27/2008	MR			

#### **TEACH GRANTS**

### **Reporting of TEACH Grants data**

New for 2008-2009, Direct Loan Servicing (DLS) will report to NSLDS the Common Origination & Disbursement (COD) grant information for the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program.

The new Grant data elements include the following:

Display Elements	Source
Award Year	COD/DLS
OPEID	COD/DLS
CPS Transaction Number (Tran)	COD/DLS
Award Amount	COD/DLS
Amount Paid to Date (Disbursement Amount)	COD/DLS
Posted to COD (Posted by COD)	COD/DLS
Academic Year Level (Grade Level)	COD/DLS
Award ID	COD/DLS
Scheduled Award	NSLDS

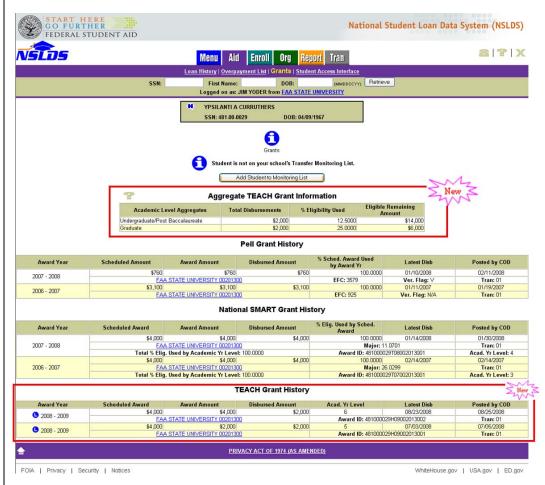
Since the Scheduled Award will not be reported by DLS, NSLDS will display the maximum annual award of \$4,000 for each TEACH Grant.

NSLDS will calculate and display a student's TEACH Grant aggregate limits by academic levels. Totals will be dynamically displayed at the top of the Grants Web page when TEACH Grant data exists. This information will be reported and displayed for the 2008-2009 award year when DLS reporting process commences in July 2008.

## Grants Web Page

#### Additional data reported on NSLDS Grants Web page

To accommodate the new data elements for TEACH Grants, the NSLDSFAP Web site has been enhanced. The following example shows the new TEACH Grant History and Aggregate Information:



NSLDS will also display a loan conversion symbol ( ) to identify a TEACH Grant that has been converted to a loan. The TEACH Grant and the converted Direct Unsubsidized Loan share the same Award ID. To navigate from the TEACH Grant to the corresponding loan detail's web page, click the loan conversion symbol:

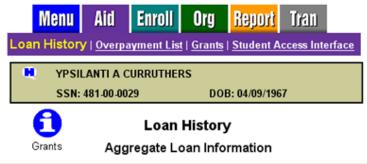


## Loan Web Pages

### Reporting of Direct Unsubsidized Loans (TEACH)

The NSLDS web pages will be enhanced to display Direct Unsubsidized (TEACH) "D8" Loans if a borrower's TEACH Grants are converted to loans.

The Aggregate Loan Outstanding Principal Balance amount will be the cumulative Outstanding Principal Balance of each individual Direct Unsubsidized Loan (TEACH) listed in the borrower's Loan Summary section:



	Loan Type	Outstanding Principal Balance	Pending Disbursements	Total
	Subsidized Loans	\$14,017	\$0	\$14,017
	Unsubsidized Loans	\$16,430	\$0	\$16,430
	Combined Loans	\$30,447	\$0	\$30,447
	Consolidation Loans, Unallocated	N/A		N/A
	Perkins Loans	N/A		N/A
4	Direct Unsubsidized Loans (TEACH)	\$2,000		\$2,000

The Direct Unsubsidized Loans (TEACH) row is dynamic and will only display in a borrower's Loan History if they have any D8 loan types.



The following displays updated information on the Loan Detail Web page:

#### Details for Loan



## NSLDS ISIR Data and Transfer Student Monitoring

#### **NSLDS ISIR Information**

TEACH Grant and Direct Loan Unsubsidized Loan (TEACH) data will initially display on 2009-2010 award year ISIRs starting January 2009. Prior award year ISIRs will not display NSLDS TEACH data.

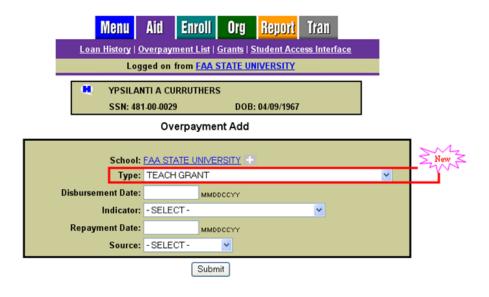
### **TEACH Data and Transfer Student Monitoring**

From July 1 through December 31, 2008 TEACH Grant and TEACH Loan data will not trigger Transfer Student Monitoring (TSM) Alerts. When adding students to the TSM Inform List during this timeframe, NSLDS will not start the monitoring process for TEACH data until January 1, 2009.

## Overpayments Web Page

## **NSLDS TEACH Grant Overpayments**

Beginning July 1, 2008, NSLDS will accept online updates from schools for overpayments associated with the new TEACH Grant Program.



## Org Contact Web Page

## **NSLDS TEACH Grant Organization Contact**

To assist other schools that have questions about a student's TEACH Grant, please remember to update your organization's contact information located on the Org tab under the Org Contact List link of the NSLDSFAP Web site. This allows schools to maintain a point of contact (including name, phone number and email address) for this new type of aid. The following example shows how the Teach Grant Contact information is displayed:



## ECASLA Loan Limits and NSLDS

#### Information relating to ECASLA

The Ensuring Continued Access to Student Loans Act of 2008 (ECASLA) increased annual and unsubsidized aggregate loan limits. While schools are authorized to use these new limits as of July 1, 2008, the aggregate loan limit warning edits in NSLDS were still set at pre-ECASLA levels.

During the prescreening and postscreening processes, NSLDS looks to see if applicants have exceeded aggregate loan limits. If so, NSLDS notifies the CPS to send out SAR/ISIR transactions to students and schools with a SAR "C" flag and the corresponding SAR comment. However, because NSLDS was using pre-ECASLA aggregate loan limits, some of the initial prescreened and system-generated postscreened transactions may be in error and students may be eligible for loan awards that NSLDS has flagged as potentially exceeding the combined aggregate loan limits.

NSLDS implemented the increased unsubsidized aggregate loan limit on August 17, 2008, to help reduce the number of prescreened and postscreened SAR/ISIR transactions flagged for exceeding the combined loan limits. Shortly after implementing the higher unsubsidized aggregate loan limit, NSLDS generated postscreened ISIRs (reason code '12'—Applicant no longer exceeds combined aggregate loan limit) for students and schools that were inappropriately flagged.

Provided you have proper documentation, you did not have to wait until the postscreened ISIR, with reason code '12', to continue with the award process for the students affected by the delay with system enhancements. GEN-08-08 summarizes the changes to the loan limits and can be located on IFAP.

NSLDS intends to implement other ESCALA provisions that affect NSLDS functions by year end.

## **Customer Service Reminder**

The NSLDS Customer Service Center at 1-800-999-8219 is available Monday through Friday from 8 a.m. to 9 p.m. ET. You may also contact via email to nslds@ed.gov.